

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

IN THE MATTER OF:
Kammika N Lewis, Debtor(s).

CHAPTER 13
CASE NO. 19-51775-TJT
JUDGE THOMAS J. TUCKER

**TRUSTEE'S OBJECTIONS TO
CONFIRMATION OF CHAPTER 13 PLAN**

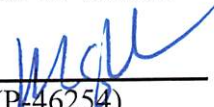
NOW COMES, the Chapter 13 Trustee, Tammy L. Terry, and objects to confirmation of the Chapter 13 Plan in the above matter pursuant to E.D. Mich. L.B.R. 3015-3(a) and 11 U.S.C. §1307(c)(5) as follows:

1. The Trustee objects to the debtor's treatment of the mortgage creditor in both class 4.3 and class 6.2. The Trustee believes that this creditor should only be treated in class 4. The Trustee requests that the debtor amend the plan accordingly.
2. The value of property to be distributed under the Plan on account of each allowed unsecured claim is less than the amount that would be paid on such claim if the estate of the debtor(s) were liquidated under Chapter 7, contrary to 11 U.S.C. 1325(a)(4).
3. The debtor(s) indicates in Schedule A that the debtor(s) owns real property located in Grosse Pointe, Michigan, with a fair market value of \$105,223.00. The Trustee requests that the debtor provide an Appraisal or the State Equalized Value to support this fair market value no later than fourteen (14) days prior to confirmation.
4. A review of the Debtors Schedule I indicates a retirement loan in the monthly amount of \$19.00. The Trustee requests the Debtor provide the specific date upon which this obligation will be paid in full. To the extent that this obligation will be paid in full during the pendency of the Chapter 13 case, the Trustee requests that best efforts be increased by the amount of the retirement loan payment in the month immediately following the month in which the obligation is paid in full.
5. The Trustee objects to the debtor's failure to treat Credit Acceptance Corp. in the plan as this creditor has filed a secured proof of claim for a motor vehicle. The Trustee requests that the debtor amend the plan and schedules accordingly.

WHEREFORE, the Chapter 13 Trustee requests this Honorable Court deny confirmation of the debtor's (s') Chapter 13 Plan and dismiss this case pursuant to 11 U.S.C. §1307(c)(5).

OFFICE OF THE CHAPTER 13 TRUSTEE-DETROIT
Tammy L. Terry, Chapter 13 Trustee

October 4, 2019

/s/ Tammy L. Terry 

TAMMY L. TERRY (P-46254)

Chapter 13 Standing Trustee

/s/ KIMBERLY SHORTER - SIEBERT (P-49608)

/s/ MARILYN R. SOMERS-KANTZER (P-52488)

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CERTIFICATE OF MAILING

I hereby certify that on October 8, 2019, a copy of **TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN** was electronically filed with the Clerk of Court, served electronically to the debtor's(s') attorney and a copy of same deposited in the U. S. Mail to the debtor (s) at the address as it appears below.

/s/ Patrice N. Watson

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